

In re:
David Frederick Ralls, Jr
Debtor

Case No. 24-12228-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 18, 2024

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db	David Frederick Ralls, Jr, 905 N 50th St, Philadelphia, PA 19131-5101
14902007	+ American Spirit Fcu, Attn: Bankruptcy 1110 Elkton Rd, Newark, DE 19711-3509
14902027	LoanCare Llc, Attn: Bankruptcy, PO Box 8068, VA 23452
14902039	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14902041	+ Sb1 Federal Credit Unio, P.o. Box 7480, Philadelphia, PA 19101-7480
14902053	Wilmington Savings Fund Society, FSB, d/, Attn: Bankruptcy, 309 W 49th St, New York, NY 10019-7316

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 18 2024 23:59:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Jul 19 2024 00:00:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 19 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 19 2024 00:00:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14902005	+ Email/Text: bankruptcy@acimacredit.com	Jul 19 2024 00:00:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14902006	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 19 2024 00:06:35	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14902008	Email/PDF: bncnotices@becket-lee.com	Jul 19 2024 00:21:10	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14902009	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 19 2024 00:06:31	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14902011	EDI: CRFRSTNA.COM	Jul 19 2024 03:55:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14902016	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, Municipal Services Building,

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			1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14902010	EDI: CAPITALONE.COM	Jul 19 2024 03:55:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14902012	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 19 2024 00:00:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14902013	+ EDI: CITICORP	Jul 19 2024 03:55:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14902014	EDI: CITICORP	Jul 19 2024 03:55:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14902015	EDI: CITICORP	Jul 19 2024 03:55:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14902017	Email/Text: bankruptcy@philapark.org	Jul 19 2024 00:00:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14902018	+ Email/Text: bankruptcy@consumerportfolio.com	Jul 19 2024 00:00:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
14902019	Email/PDF: creditonebknotifications@resurgent.com	Jul 19 2024 00:05:45	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14902028	EDI: CITICORP	Jul 19 2024 03:55:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14902020	^ MEBN	Jul 18 2024 23:58:17	Essential Lending, Attn: Bankruptcy 3500 Hulen St. Suite 20, Fort Worth, TX 76107-6812
14902021	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jul 18 2024 23:59:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
14902022	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14902023	Email/Text: lossrecoveryteam@growfinancial.org	Jul 19 2024 00:00:00	Grow Financial FCU, Attn: Bankruptcy, PO Box 89909, Tampa, FL 33689-0415
14902024	EDI: IRS.COM	Jul 19 2024 03:55:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14902025	Email/Text: inchargehq@westcreekfin.com	Jul 19 2024 00:00:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
14902026	Email/Text: support@ljross.com	Jul 19 2024 00:00:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, PO Box 6099, Jackson, MI 49204-6099
14902030	EDI: NFCU.COM	Jul 19 2024 03:55:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14902035	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 18 2024 23:59:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
14902029	EDI: MAXMSAIDV	Jul 19 2024 03:55:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14902032	+ EDI: NFCU.COM	Jul 19 2024 03:55:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14902033	+ EDI: NFCU.COM	Jul 19 2024 03:55:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14902034	+ Email/Text: electronicbkydocs@nelnet.net	Jul 19 2024 00:00:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922

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14902036	Email/Text: fesbank@attorneygeneral.gov	Jul 19 2024 00:00:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14902037	EDI: PENNDEPTREV	Jul 19 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14902037	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14902038	^ MEBN	Jul 18 2024 23:58:40	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14902040	Email/Text: bankruptcy@philapark.org	Jul 19 2024 00:00:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14902042	EDI: SYNC	Jul 19 2024 03:55:00	Synchb/home Design Se, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902043	EDI: SYNC	Jul 19 2024 03:55:00	Synchb/infiniti Dc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902044	EDI: SYNC	Jul 19 2024 03:55:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902045	+ EDI: SYNC	Jul 19 2024 03:55:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902046	EDI: SYNC	Jul 19 2024 03:55:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902047	EDI: SYNC	Jul 19 2024 03:55:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902048	EDI: SYNC	Jul 19 2024 03:55:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902049	Email/Text: dbogucki@trumark.org	Jul 19 2024 00:00:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14902050	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 19 2024 00:00:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14902051	EDI: USBANKARS.COM	Jul 19 2024 03:55:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14902052	^ MEBN	Jul 18 2024 23:58:00	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
TOTAL: 50			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14902031	*+	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust bkgroup@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor David Frederick Ralls Jr help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	David Frederick Ralls Jr		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-12228-amc		
	Social Security number or ITIN: xxx-xx-4669		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 6/27/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Frederick Ralls Jr	
2. All other names used in the last 8 years		
3. Address	905 N 50th St Philadelphia, PA 19131-5101	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/18/24

For more information, see page 2

Debtor **David Frederick Ralls Jr**

Case number **24-12228-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 23, 2024 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 10/22/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 9/5/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 12/24/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$910.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/2/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	